STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 29th day of December, 2006, and acknowledged on the 29th day of December, 2006, Aaron L. Jones and Angela D. Jones, husband and wife, executed and delivered a certain Deed of Trust unto Carlton W. Orange, Esq., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for FMF Capital LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2638 at Page 446; and

WHEREAS, on the 22nd day of December, 2010, Mortgage Electronic Registration Systems, Inc. as nominee for FMF Capital LLC, assigned said Deed of Trust unto U.S. Bank National Association as Trustee for RASC 2007KS3, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3260 at Page 24; and

WHEREAS, on the 22nd day of December, 2010, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3260 at Page 25; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 1st day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 134, Forest Hill Community, Planned Development, Phase 2, located in Section 7 & 8, Township 2 South, Range 5 West, DeSoto County, Mississippi, as recorded in Plat Book 69, Page 7-11, in the records of the Chancery Clerk's Office, DeSoto County, Mississippi.

11-1-11

I will only convey such title as is vested in me as Substitute Trustee.

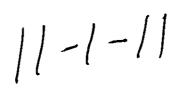
WITNESS MY SIGNATURE, this 25th day of August, 2011.

Michael Jedyhak Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

DMM/F10-2954

WHEREAS, on April 25, 2007, Bobby J. Young, executed a certain deed of trust to J. Terry Pitts, Trustee for the benefit of MERS, Inc. as nominee for Insouth Bank, which deed of trust is of record in the office of the Chancery Clerk of DESOTO County, State of Mississippi in Book 2706 at Page 364; and WHEREAS, said deed of trust was transferred and assigned to OCWEN LOAN SERVICING, LLC and recorded March 21, 2011, in Deed Book 3285, Page 203; and WHEREAS, OCWEN LOAN SERVICING, LLC has heretofore substituted Kent D. McPhail as Trustee by instrument dated July 1, 2011 and recorded in the aforesaid Chancery Clerk's Office in Book 3321 at Page 552; and WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, OCWEN LOAN SERVICING, LLC, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale. NOW, THEREFORE, I, Kent D. McPhail, Substituted Trustee in said deed of trust, will on November 1, 2011 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of County Courthouse of DESOTO County, 2535 Highway 51 South, located at Hernando, MS, to the highest and best bidder for cash the following described property situated in DESOTO County, State of Mississippi, to-wit: Lot 76, Section A, DeSoto Village Subdivision, situated in Section 34, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as shown by plat thereof recorded in Plat Book 7, Pages 9-14, in the office of the Chancery Clerk of DeSoto County, Mississippi.



I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 15th day of September, 2011.

Kent D. McPhail SUBSTITUTED TRUSTEE Dumas & McPhail 126 Government Street Mobile, AL 36602 (251) 438-2333 Publication Dates: October 4, 11, 18, and 25, 2011

9/27/11 10:18:36 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 9th day of September, 2008, and acknowledged on the 9th day of September, 2008, Shirley V Cassini, a single person, executed and delivered a certain Deed of Trust unto Alan E South, Attorney at Law, South & Associates, PC, Trustee for Urban Financial Group, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2960 at Page 692; and

WHEREAS, on the 9th day of September, 2011, Urban Financial Group, assigned said Deed of Trust unto Reverse Mortgage Solutions, Inc, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3341 at Page 293; and

WHEREAS, on the 9th day of September, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3341 at Page 294; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 1st day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The following described real estate, located and situated in Desoto County, Mississippi and more particularly described as follows, to-wit:

Lot 2008, Section I, Southaven West Subdivision, in Section 23, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 3, Pages 42-43, in the office of the Chancery Clerk of Desoto County, Mississippi.

Being all and the same lands and premises conveyed to Shirley V. Cassini, a single person, by Archie W. Thomas in a Warranty Deed executed 3/31/1997 and recorded 4/2/1997 in Book 314, Page 299, of the Desoto County, Mississippi Land Records.

11-1-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 22nd day of September, 2011.

Sean A. Southern Substitute Trustee 2309 Oliver Road

Monroe, LA 71201

(318) 330-9020

COC/F11-1581

9/27/11 10:18:50 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 25th day of February, 2005, and acknowledged on the 25th day of February, 2005, Lawrence Allen Smith aka Lawrence Smith, executed and delivered a certain Deed of Trust unto CTC Real Estate Service, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2169 at Page 50; and

WHEREAS, on the 7th day of July, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto Bank of Amercia, N.A sbm to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3,321 at Page 766; and

WHEREAS, on the 7th day of July, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3,321 at Page 768; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 1st day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 3, Section A, Parcel 5, Central Park, Neighborhood PUD Subdivision, situated in Section 29, Township 1 South, Range 7 West, as shown on Plat Book 69, Page 24 in the Chancery Clerk's Office of DeSoto County, Mississippi.

11-1-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 23rd day of September, 2011.

Michael Jedynak Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

ksw/F11-1091

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 26th day of April, 2006, and acknowledged on the 26th day of April, 2006, Kelly D. McAnally aka Kelly McAnally and Stephanie L. McAnally aka Stephanie McAnally, executed and delivered a certain Deed of Trust unto Robert C. KenKnight, Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2465 at Page 524 and re-recorded in Book 2491 at Page 287; and

WHEREAS, on the 28th day of October, 2010, Mortgage Electronic Registration Systems, Inc. as nominee for DeSoto Home Mortgage, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3234 at Page 148; and

WHEREAS, on the 1st day of February, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3276 at Page 133; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 1st day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Land situated in DeSoto County, Mississippi:

Lot 46, Section A, Belle Pointe Subdivision, in Section 3, Township 2 South, Range 7 West, as shown on Plat of record in Plat Book 64, Page 2, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

11-1-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 26th day of September, 2011.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

COC/F10-2812

WHEREAS, on June 8, 2004, Ora I. Dyer, an unmarried woman, executed a certain deed of trust to Ronald Andrew Marion, Jr., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2017 at Page 147; and

WHEREAS, said Deed of Trust was subsequently assigned to EverBank by instrument dated April 7, 2011 and recorded in Book 3292 at Page 702 of the aforesaid Chancery Clerk's office; and

WHEREAS, EverBank has heretofore substituted J. Gary Massey as Trustee by instrument dated April 18, 2011 and recorded in the aforesaid Chancery Clerk's Office in Book 3298 at Page 48; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, EverBank, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on November 1, 2011 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 2, Section A, Kentwood Subdivision, in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 39, Pages 4-5, in the Chancery Clerk of DeSoto County, Mississippi

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 4th day of October, 2011.

J. Gary Massey

SUBSTITUTED TRUSTEE

11-1-11

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite/B Jackson, MS 39216 (601)981-9299

2740 Brachton Cove West Horn Lake, MS 38637 11-002409DT

Publication Dates: October 11, 18 and 25, 2011

WHEREAS, on July 2, 2007, Andrea Griffiths, A Single Woman, executed a certain deed of trust to L. Scott Pickle, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2753 at Page 778; and

WHEREAS, said Deed of Trust was subsequently assigned to Ocwen Loan Servicing, LLC by instrument dated September 9, 2011 and recorded in Book 3345 at Page 410 of the aforesaid Chancery Clerk's office; and

WHEREAS, Ocwen Loan Servicing, LLC has heretofore substituted J. Gary Massey as Trustee by instrument dated September 9, 2011 and recorded in the aforesaid Chancery Clerk's Office in Book 3345 at Page 411; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Ocwen Loan Servicing, LLC, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on November 1, 2011 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 127, Section D, Ranch Meadows Subdivision, in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 76, Page 6, in the Office of the Chancery Clerk of DeSoto County, Mississippi

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 4th day of October, 2011.

J. Gary Massey

SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

6756 Casey Cove Walls, MS 38680 11-002481DT

Publication Dates: October 11, 18 and 25, 2011

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 19th day of October, 2007, and acknowledged on the 19th day of October, 2007, Julie L. Ramey aka Julie L. Childers-Ramey fka Julie L. Childers and J.B. Ramey, husband and wife as tenants by the entirety with full rights of survivorship, executed and delivered a certain Deed of Trust unto First American Title Company, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for CitiMortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2808 at Page 410; and

WHEREAS, on the 15th day of July, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Citimortgage, Inc., assigned said Deed of Trust unto Citimortgage, Inc., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3323 at Page 634; and

WHEREAS, on the 15th day of July, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3344 at Page 91; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 1st day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 249, Section B, Eastover Subdivision, situated in Section 29, Township 1 South, Range 6 West, as shown by plat of record in Plat Book 12, Pages 36-38, Chancery Clerk's Office for DeSoto County, Mississippi to which plat reference is hereby made for a more complete legal description.

11-1-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of September, 2011.

Michael Jedynak Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

COC/F10-0345

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 18th day of February, 2010, and acknowledged on the 18th day of February, 2010, Jamie B. McRae and wife, Angeline McRae aka Angeline L. McRae, executed and delivered a certain Deed of Trust unto Kerry Webb, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Acopia, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3140 at Page 111; and

WHEREAS, on the 20th day of June, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Acopia, LLC, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3314 at Page 158; and

WHEREAS, on the 20th day of June, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3344 at Page 586; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 1st day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 22, Section B, Payne Flynn Subdivision, in Section 8, Township 2 South, Range 6 West, Desoto County, Mississippi, as shown by plat thereof recorded in Plat Book 37, Pages 18 and 19, in the office of the Chancery Clerk of Desoto County, Mississippi.

Being the same property conveyed to Jamie B. McRae and wife Angeline L. McRae by Warranty Deed on 08/26/04 from James D. Carlisle and wife Mary Carlisle, and filed for record on 09/01/04 in Book 481, Page 122, in the Chancery Clerk Office of Desoto County, Mississippi.

11-1-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 3rd day of October, 2011.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

COC/F11-0764

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 2nd day of November, 2005, and acknowledged on the 2nd day of November, 2005, Brandie L. Forrester, executed and delivered a certain Deed of Trust unto CTC Real Estate Service, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2349 at Page 592; and

WHEREAS, on the 2nd day of October, 2006, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of New York as Trustee for the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2005-17, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2581 at Page 174; and

WHEREAS, on the 12th day of October, 2006, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3343 at Page 758; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 1st day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 358, Section "G", Kingston Estates Subdivision, located in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 74, Page 1 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

11-1-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 3rd day of October, 2011.

Emily Kaye Courteau Substitute Trustee

2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

COC/F06-1261

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of November, 2005, and acknowledged on the 30th day of November, 2005, Belinda Johnson, Eric Johnson, executed and delivered a certain Deed of Trust unto Mitchell L Heffernan, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Mortgage Lenders Network USA, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2371 at Page 130; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to US Bank NA As Trustee RASC 2006-EMX3 by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3149 at Page 545; and

WHEREAS, on the 13th day of November, 2008, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2968 at Page 667; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 1st day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 26, Germanwood Station Subdivision, situated in Section 21, Township 1 South, Range 6 West, Desoto County, Mississippi, as shown on plat of record in Plat Book 74, Pages 44-47, in the office of the Chancery Court Clerk, Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 6th day of October, 2011.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

COC/F07-2246

PUBLISH: 10.11.11/10.18.11/10.25.11

//-/-//

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 28th day of March, 2008, and acknowledged on the 31st day of March, 2008, Shawn Petree a/k/a Shawn Brian Petree a/k/a Shawn S. Petree and Maria A. Castillo, executed and delivered a certain Deed of Trust unto PRLAP, Inc., Trustee for Bank of America, N. A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2,879 at Page 103; and

WHEREAS, on the 14th day of September, 2010, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3213 at Page 359; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 1st day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 389, Section B South 1/2 & Section East of Cow Pen Creek, DeSoto Village Subdivision, in Section 34, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 8, Pages 16-21 in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 6th day of October, 2011.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

DMM/F10-2440

PUBLISH: 10.11.11/10.18.11/10.25.11

11-1-//

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 23rd day of June, 2006, and acknowledged on the 23rd day of June, 2006, Charlette McBride aka Charlette Brown, executed and delivered a certain Deed of Trust unto Carl M. Berkelhammer, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for United Medical Bank, FSB, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2550 at Page 521; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Arch Bay Holdings, LLC - Series 2010B, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3346 Page 670; and

WHEREAS, on the 11th day of March, 2010, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3145 at Page 300; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 1st day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 240, Section "D", Edgewater Subdivision, located in Section 20, Township 3 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 79, Page 6 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Charlette Brown by Deed from Mark Anglin recorded 08/26/2003 in deed book 451 Page 348, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 6th day of October, 2011.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

DMM/F10-0692

PUBLISH: 10.11.11/10.18.11/10.25.11

11-1-/1

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 13th day of December, 2002, and acknowledged on the 13th day of December, 2002, Vonda L. Joshlin, executed and delivered a certain Deed of Trust unto CTC Real Estate Services, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Full Spectrum Lending, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1622 at Page 210; and

WHEREAS, on the 21st day of September, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Full Spectrum Lending, Inc., assigned said Deed of Trust unto The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders of CWABS Inc., Asset-Backed Certificates, Series 2002-6, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3346 at Page 669; and

WHEREAS, on the 31st day of January, 2007, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3233 at Page 601; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 1st day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 116, Heritage Hills, PUD, Phase VII, situated in Section 26, Township 1 South, Range 8 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 69, Page 22, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 6th day of October, 2011.

Emily Kaye Courteau

Substitute Trustee

2309 Oliver Road Monroe, LA 71201

(318) 330-9020

DMM/F06-2007

PUBLISH: 10.11.11/10.18.11/10.25.11

/1-/-//

WHEREAS, on the 10th day of July, 2007, Wesley B. Kasey and Lindsay A. Kasey, executed a Deed of Trust to Recon Trust Company, N.A., Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. , which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2778 at Page 61 thereof; and

WHEREAS, said Deed of Trust was assigned to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3333 at Page 496 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3333 at Page 498, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 1st day of November, 2011, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 219, Section B, Bridgetown Subdivision, situated in Section 23, Township 2 South, Range 7 West, as shown on plat of record in Plat Book 14, Page 38 in the Chancery Clerk's Office of DeSoto County, Mississippi. Being the same property as conveyed by Warranty Deed of record in Book 312, Page 626, in the Chancery Clerk's Office of DeSoto County, Mississippi. **AND**

Beginning at the Northeast corner of Lot 219 of the Bridgetown Subdivision as recorded in the Chancery Clerk's Office in Section 23, Township 2 South, Range 7 West, DeSoto County, Mississippi; thence South 89° 55' East 43.0 feet to a point; thence South 15° 02' East 8.8 feet to a point; thence South 45° 04' West 26.0 feet to the Southeast corner of said Lot 219; thence North 44° 55' West 38.08 feet to the Point of Beginning and containing 0.01 acres, more or less. Being the same property as conveyed by Warranty Deed of record in Book 312, Page 627, in the Chancery Clerk's Office of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

11-1-11

A&E #11-01656

WITNESS my signature, on this the 6th day of October, 2011.

BRADLEY P. IONES SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&É File #11-01656

PUBLISH: 10/11/2011, 10/18/2011, 10/25/2011



WHEREAS, on the 1st day of March, 2006, William F. Holliday, III and Ashley L. Holliday, executed a Deed of Trust to Ashley Young, Trustee for the use and benefit of National City Mortgage a division of National City Bank of Indiana, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2420 at Page 394 and re-recorded in Book 2493 at Page 728 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3001 at Page 744, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 1st day of November, 2011, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 5, Gardens of Greenbrook Subdivision, situated in Section 30, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 44, Page 25, in the Chancery Clerk's Office of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 6th day of October, 2011.

SUBSTITUTE TRUSTEE

11-1-11

PREPARED BY: ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #11-03679

PUBLISH: 10/11/2011, 10/18/2011, 10/25/2011

A&E #11-03679

WHEREAS, on the 15th day of December, 2005, James Giles, executed a Deed of Trust to Realty Title & Escrow, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2374 at Page 393 thereof; and

WHEREAS, said Deed of Trust was assigned to Citimortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2889 at Page 700 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2889 at Page 702, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 1st day of November, 2011, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 2, Section A, Grove Park Subdivision, situated in Section 7, Township 3 South, Range 7 West, as shown on plat of record in Plat Book 80, Page 7 in the Chancery Clerk's Office of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 6th day of October, 2011.

CEMADAMS, III SUBSTITUTE TRUSTEA

11-1-11

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #11-03577

PUBLISH: 10/11/2011, 10/18/2011, 10/25/2011

A&E #11-03577

WHEREAS, on the 14th day of December, 2007, Mark E. Campbell and Tonya T. Campbell, executed a Deed of Trust to Sam McClatchy, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2833 at Page 745 thereof; and

WHEREAS, said Deed of Trust was assigned to by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3333 at Page 500 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3333 at Page 503, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 1st day of November, 2011, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 285, The Lakes of Delta Bluffs, Phase X, Area "1", situated in Section 27, Township 1 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 103, Pages 18-19, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 6th day of October, 2011.

BRADIEY P JONES

SUBSTITUTE TRUSTEE

11-1-11

PREPARED BY:

ADAMS & EDENS POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #11-03076

PUBLISH: 10/11/2011, 10/18/2011, 10/25/2011

A&E #11-03076

WHEREAS, on the 15th day of May, 2007, Mark T. Kroush and Karen Ruth Walls Meadows Kroush, executed a Deed of Trust to Robin Glynn, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2718 at Page 337 thereof; and

WHEREAS, said Deed of Trust was ultimately assigned to Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3329 at Page 574 and re-recorded in Book 3338 at Page 677 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3338 at Page 680, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 1st day of November, 2011, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 1094, Section C North, in DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 10, Pages 2-8, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 3rd day of October 2011.

BRADLEY P. JONES SUBSTITUTE TRUSTEE

11-1-11

PREPARED BY:

ADAMS & EDENS POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #11-02864

PUBLISH: 10/11/2011, 10/18/2011, 10/25/2011

A&E #11-02864